1 ƒw 3692

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March 13, 2008

COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VA 22313

ATTN: HARISH T. DASS

RE: U.S. PATENT APPLICATION
       SERIAL NO. 10/045,633

Dear Mr. Dass:

Per our telephone conversation today, enclosed, is the Notice of Allowability that we received, in error, from the United States Patent and Trademark Office for the above-referenced patent application.
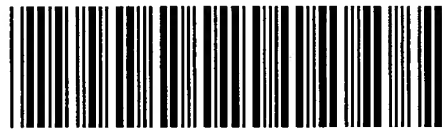
Sincerely yours,

Lorraine Mansinho

Enclosure

Assisted By: Kenneth M. Boyd, James M. Varney, Frank J. Jerina, Frank C. Vigani,
John Aiken, Leon W. Wilson, Jr., Andrew Kowatch, Frank Jerina & Mary Ann Glover

Chicago Office: One Clover Dale Court, Buffalo Grove, IL 60089
E-Mail: apokot@jrayassoc.com Telephone: 847-465-8830 Facsimile: 847-947-8850

START

Application Number: 10045633

Notice of Allowability	Application No.	Applicant(s)
	10/045,633	NEOFYTIDES ET AL.
	Examiner	Art Unit	
	Harish T. Dass	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *10/31/07*.

2. ☒ The allowed claim(s) is/are *18-26 and 32-38*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

       1. ☐ Certified copies of the priority documents have been received.

       2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

       3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the

          International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

       1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

      Paper No./Mail Date _____ .

    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date 1/18/08

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on

10/31/2007 has been entered.

This communication is in response to applicant's paper filed on 10/31/2007

Status of claims:

Claims 1-17 and 27-31 are canceled (Claims 1-17 and 28-31, previously

withdrawn claims, are canceled and the cancellation of the claims are confirmed with

Attorney Todd Wilson on 2/1//2008).

Comment: Per Examiner request in phone conversation with Todd Wilson on 2/1/2008

claim 27 is canceled. Claim 27 is an improper dependent claim (infringement test),

Claims 18-26, 32-39 are pending.

Allowable Subject Matter

Claims 18-26, and 32-39 are pending and have been allowed.

Reason for allowance:

The following is an examiner's statement of reasons for the indication of allowable

subject matter allowance (see prosecution history too):

Independent claims 18, 32 and 39 and their dependent claims 19-26, and 33-38 are

allowed because the closes prior art references of US 5,884,288 (Change et al.) and US

6,996,542 (Landry) and numerous numbers of NPL provided by the applicant in any

combination failed to teach or render obvious to one of ordinary skill in the art:

transferring credit between the sender and plurality of recipients where at least

two of the plurality of credit amounts are different amounts. Where the first handler

chosen by the sender is selected from plurality of different type of handlers and where

the second plurality of handlers from different type of handlers are chosen by the

recipient.

Any comments considered necessary by applicant must be submitted no later than the

payment of the issue fee and, to avoid processing delays, should preferably accompany

the issue fee. Such submissions should be clearly labeled "Comments on Statement of

Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass
Primary Examiner
Art Unit 3692

/Harish T Dass/
Primary Examiner, Art Unit 3692

PTO/SB/08A&B (12-07)

Substitute for form 1449A&B/PTO	Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Application Number	10/045,633
	Filing Date	October 26, 2001
	First Named Inventor	Neofytides, Cheryl L.
(Use as many sheets as necessary)	Art Unit	3692
	Examiner Name	Dass, Harish T.
Sheet 1 of 3	Attorney Docket Number	020375-000210US

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number — Number Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-2001-0032183	10-18-2001	Landry et al.	
	AB	US-2002-0082987	Jun-2002	Wilson	
	AC	US-2003-0074311	Apr-2003	Saylors et al.	
	AD	US-2005-0027650	Feb-2005	Walker et al.	
	AE	US-4,633,397	Dec-1986	Macco	
	AF	US-5,326,959	07-01-1994	Perazza	
	AG	US-5,664,110	09-02-1997	Green et al.	
	AH	US-5,825,003	10-20-1998	Jennings et al.	
	AI	US-5,897,622	04-27-1999	Blinn et al.	
	AJ	US-5,936,221	08-10-1999	Corder et al.	
	AK	US-5,946,669	Aug-1999	Polk	
	AL	US-5,966,698	10-12-1999	Pollin	
	AM	US-6,173,272	01-09-2001	Thomas et al.	
	AN	US-6,295,522	Sep-2001	Boesch	
	AO	US-6,324,525	11-27-2001	Kramer et al.	
	AP	US-6,339,766	01-15-2002	Gephart	
	AQ	US-6,351,739	02-26-2002	Egendorf	
	AR	US-6,356,878	03-12-2002	Walker et al.	
	AS	US-6,405,181	06-11-2002	Lent et al.	
	AT	US-6,575,362	06-01-2003	Bator et al.	
	AU	US-6,615,189	Sep-2003	Phillips et al.	
	AV	US-7,010,512	Mar-2006	Gillin et al.	
	AW	US-7,031,939	Apr-2006	Gallagher et al.	
	AX	US-7,089,208	Aug-2006	Levchin et al.	
	AY	US-7,249,098	07-24-2007	Milberger et al.	
	AZ	US-RE-37,122	04-03-2001	Levine et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	

Examiner Signature	/Harish Dass/	Date Considered	02/02/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
[1] Applicant's unique citation designation number (optional). [2] Applicant is to place a check mark here if English language Translation is attached.

61247995 v1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /HD/

Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT *(Use as many sheets as necessary)*				Application Number	10/045,633
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3692
				Examiner Name	Dass, Harish T.
Sheet	2	of	3	Attorney Docket Number	020375-000210US

		Country Code³	Number⁴	Kind Code⁵ (if known)				
	BA	GB	2338814	A	Dec-1999	Phillips et al.		☐
	BB	JP	411025171	A	Mar-2006	Sasaki		☐

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No.¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BC	"Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages.	☐
	BD	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.	☐
	BE	"Your sending more than a payment: You're sending peace of mind"; 2004, 3 pages.	☐
	BF	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	☐
	BG	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com, 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003	☐
	BH	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service"; date unknown; found on www.bidpay.com website, 7 pages.	☐
	BI	BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages	☐
	BJ	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1	☐

Examiner Signature	/Harish Dass/	Date Considered	02/02/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

61247995 v1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /HD/

Substitute for form 1449A&B/PTO	Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT *(Use as many sheets as necessary)*	Application Number	10/045,633
	Filing Date	October 26, 2001
	First Named Inventor	Neofytides, Cheryl L.
	Art Unit	3692
	Examiner Name	Dass, Harish T.
Sheet 3 of 3	Attorney Docket Number	020375-000210US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No.[1]	Include name of the author (in CAPITAL LETTERS); title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T [2]
	BK	GARDYNE, ALLAN, "Introducing Paypal: Paypal - the electronic money transfer system"; 9 December 1999; http://www.associateprograms.com/articles/385/1/Introducing-PayPal; pp. 1-3	☐
	BL	LARGE, JACK, "Connect Now With Electronic Commerce," Corporate Finance, London, July 1998, Issue 164.	☐
	BM	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995>	☐
	BN	RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically,". Current Issues in Economics and Finance. Volume 5, Number 1, January 1999	☐
	BO	WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2	☐

Examiner Signature	/Harish Dass/	Date Considered	02/02/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
[1] Applicant's unique citation designation number (optional). [2] Applicant is to place a check mark here if English language Translation is attached.

61247995 v1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /HD/

Appl. 10/045,633

Connecting via Winsock to Dialog

Logging in to Dialog

Trying 31060000009998...Open

DIALOG INFORMATION SERVICES
PLEASE LOGON:
****
ENTER PASSWORD:
****
Welcome to DIALOG

Dialog level 05.20.01D

Last logoff: 02feb08 01:02:42
Logon file405 02feb08 01:03:27
FTEXT1 is set ON as an alias for 15,9,275,621,636,16,160,148
FTEXT2 is set ON as an alias for 610,810,476,471,624,634,20,608
BIB1 is set ON as an alias for 139,35,583,65,2,144,233,474,475,99
SUB35 is set ON as an alias for 625,268,626,267
HILIGHT set on as '*'
DETAIL set off
POSTINGS set ON
KWIC is set to 50.
* * *
SYSTEM:HOME
Cost is in DialUnits
Menu System II: D2 version 1.8.0 term=ASCII
            *** DIALOG HOMEBASE(SM) Main Menu ***

Information:
  1. Announcements (new files, reloads, etc.)
  2. Database, Rates, & Command Descriptions
  3. Help in Choosing Databases for Your Topic
  4. Customer Services (telephone assistance, training, seminars, etc.)
  5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

(c) 2003 Dialog, a Thomson business.   All rights reserved.

Enter an option number to view information or to connect to an online
service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).
? b 410

    02feb08 01:03:28 User268132 Session D159.1
        $0.00   0.273 DialUnits FileHomeBase
    $0.00 Estimated cost FileHomeBase
    $0.00 Estimated cost this search
    $0.00 Estimated total session cost   0.273 DialUnits

File 410:Dialog Comm.-of-Interest Newsletters 2007 /Feb
    (c) 2007 Dialog

    Set Items Description
    --- ----- -----------
? set hi %%%;set hi %%%
HILIGHT set on as "
HILIGHT set on as "
? b ftext1 ftext2 bib1 sub35
>>>   233 does not exist
>>>1 of the specified files is not available
    02feb08 01:03:46 User268132 Session D159.2
        $0.00   0.115 DialUnits File410
    $0.00 Estimated cost File410
    $0.06 TELNET
    $0.06 Estimated cost this search
    $0.06 Estimated total session cost   0.388 DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 15:ABI/Inform(R) 1971-2008/Jan 31
        (c) 2008 ProQuest Info&Learning
 File   9:Business & Industry(R) Jul/1994-2008/Feb 01
        (c) 2008 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2008/Jan 30

(c) 2008 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jan 18
    (c) 2008 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2008/Jan 31
    (c) 2008 The Gale Group
File 16:Gale Group PROMT(R) 1990-2008/Feb 01
    (c) 2008 The Gale Group
*File 16: Because of updating irregularities, the banner and the
update (UD=) may vary.
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2008/Jan 18
    (c)2008 The Gale Group
*File 148: The CURRENT feature is not working in File 148.
See HELP NEWS148.
File 610:Business Wire 1999-2008/Feb 01
    (c) 2008 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2008/Feb 01
    (c) 2008 Financial Times Ltd
File 471:New York Times Fulltext 1980-2008/Feb 05
    (c) 2008 The New York Times
File 624:McGraw-Hill Publications 1985-2008/Feb 01
    (c) 2008 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
File 634:San Jose Mercury Jun 1985-2008/Jan 31
    (c) 2008 San Jose Mercury News
File 20:Dialog Global Reporter 1997-2008/Feb 01
    (c) 2008 Dialog
File 608:KR/T Bus.News. 1992-2008/Feb 01
    (c)2008 Knight Ridder/Tribune Bus News
File 139:EconLit 1969-2008/Jan
    (c) 2008 American Economic Association
File 35:Dissertation Abs Online 1861-2007/Oct
    (c) 2007 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 The Gale Group
*File 583: This file is no longer updating as of 12-13-2002.
File 65:Inside Conferences 1993-2008/Jan 31

(c) 2008 BLDSC all rts. reserv.
File 2:INSPEC 1898-2008/Dec W5
    (c) 2008 Institution of Electrical Engineers
File 144:Pascal 1973-2008/Jan W3
    (c) 2008 INIST/CNRS
File 474:New York Times Abs 1969-2008/Feb 01
    (c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Feb 01
    (c) 2008 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Nov
    (c) 2007 The HW Wilson Co.
File 625:American Banker Publications 1981-2008/Feb 01
    (c) 2008 American Banker
File 268:Banking Info Source 1981-2008/Jan W4
    (c) 2008 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Feb 04
    (c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Jan 28
    (c) 2008 Dialog

    Set Items Description
    --- ----- -----------
? s (fund or money) (4n) transfer (10n) handler?
Processing
Processed 10 of 29 files ...
Completed processing all files
        5760324 FUND
        9445586 MONEY
        3604614 TRANSFER
         142236 HANDLER?
    S1   5 (FUND OR MONEY) (4N) TRANSFER (10N) HANDLER?
? s (fund or money) (4n) transfer (s) handler?
Processing
Processed 10 of 29 files ...
Completed processing all files
        5760324 FUND
        9445586 MONEY
        3604614 TRANSFER
         142236 HANDLER?
    S2   15 (FUND OR MONEY) (4N) TRANSFER (S) HANDLER?
? s (sender or transmitte payor)(s)(chosen or selected)(s)(bank or card or check)
Processing
Processed 10 of 29 files ...

Completed processing all files
        76660 SENDER
            0 TRANSMITTE PAYOR
      1987670 CHOSEN
      4121663 SELECTED
     12470901 BANK
      3118574 CARD
      2740369 CHECK
    S3   133 (SENDER OR TRANSMITTE PAYOR)(S)(CHOSEN OR
            SELECTED)(S)(BANK OR CARD OR CHECK)
? ds

Set   Items   Postings   Description
S1   5   15   (FUND OR MONEY) (4N) TRANSFER (10N) HANDLER?
S2   15   34   (FUND OR MONEY) (4N) TRANSFER (S) HANDLER?
S3   133   691   (SENDER OR TRANSMITTE PAYOR)(S)(CHOSEN OR SELEC-
            TED)(S)(BANK OR CARD OR CHECK)
? rd

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
    S4   99 RD (unique items)
? s (recipient? or payee or receiver)(s)(chosen or selected)(s)(bank or card or check)
Processing
Processed 10 of 29 files ...
Processing
Processed 20 of 29 files ...
Completed processing all files
       805749 RECIPIENT?
         9682 PAYEE
       540882 RECEIVER
      1987670 CHOSEN
      4121663 SELECTED
     12470901 BANK
      3118574 CARD
      2740369 CHECK
    S5   3097 (RECIPIENT? OR PAYEE OR RECEIVER)(S)(CHOSEN OR
            SELECTED)(S)(BANK OR CARD OR CHECK)
? rd

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
Processing - Examined 1000 records
Processing - Examined 2000 records
Processing - Examined 2600 records
   S6 2188 RD (unique items)
? ds

Set	Items	Postings	Description
S1	5	15	(FUND OR MONEY) (4N) TRANSFER (10N) HANDLER?
S2	15	34	(FUND OR MONEY) (4N) TRANSFER (S) HANDLER?
S3	133	691	(SENDER OR TRANSMITTE PAYOR)(S)(CHOSEN OR SELEC-TED)(S)(BANK OR CARD OR CHECK)
S4	99	564	RD (unique items)
S5	3097	18342	(RECIPIENT? OR PAYEE OR RECEIVER)(S)(CHOSEN OR -SELECTED)(S)(BANK OR CARD OR CHECK)
S6	2188	13909	RD (unique items)

? s s2 and s4
   15 S2
   99 S4
  S7 0 S2 AND S4
? s s2 and s5
   15 S2
  3097 S5
  S8 0 S2 AND S5
? s s4 and s6
   99 S4
  2188 S6
  S9 44 S4 AND S6
? ds

Set	Items	Postings	Description
S1	5	15	(FUND OR MONEY) (4N) TRANSFER (10N) HANDLER?
S2	15	34	(FUND OR MONEY) (4N) TRANSFER (S) HANDLER?
S3	133	691	(SENDER OR TRANSMITTE PAYOR)(S)(CHOSEN OR SELEC-TED)(S)(BANK OR CARD OR CHECK)
S4	99	564	RD (unique items)
S5	3097	18342	(RECIPIENT? OR PAYEE OR RECEIVER)(S)(CHOSEN OR -SELECTED)(S)(BANK OR CARD OR CHECK)
S6	2188	13909	RD (unique items)

S7   0 ·   0 S2 AND S4
S8   ·   0   0 S2 AND S5
S9   44   386 S4 AND S6
? t s9/3,k/all

 9/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

02969083 921276761
Moonpig
Murphy, Claire
Marketing PP: 21 Oct 5, 2005
ISSN: 0025-3650 JRNL CODE: MAR
WORD COUNT: 843

ABSTRACT: Receiving a personalized Moonpig card is less like opening
a greetings card and more like unwrapping a surprisingly well-
chosen present. It is this gift of surprise, plus the feeling that
the sender has spent time and effort creating the card, which
has made Moonpig.com a cult Web site. Moonpig does a healthy trade in
producing invitations from customers' uploaded photos. The doubling in
turnover...
TEXT: The London greetings card firm has discovered there is great value in
getting personal, writes Claire Murphy

 Receiving a personalised Moonpig card is less like opening a
greetings card and more like unwrapping a surprisingly well-
chosen present. The sight of your own photo staring out from the
card, surrounded by cover lines referring to your life in the manner
of a spoof magazine cover, is certainly not what you would expect. Or, in
the words of one recent recipient, 'I was laughing until lunch time'.

It is this gift of surprise, plus the feeling that the sender has spent
time and effort creating the...

 9/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02824043 714600431
The medium and the message: communicating effectively during a major change

initiative
Goodman, Joanna; Truss, Catherine
Journal of Change Management v4n3 PP: 217-228 Sep 2004
ISSN: 1469-7017 JRNL CODE: JCMT
WORD COUNT: 4667

...TEXT: of media should fit the significance and complexity of the message
as well as the stage in the change process (Fig. 1).

Whichever channels are chosen, the importance of regarding
communication as a two-way process has also been highlighted. Theories of
communication make it clear that effective communication depends on the
receiver hearing the message as intended by the sender, and the
feedback loop enables both sender and receiver to check
understanding (Klein, 1996; Johnson and Scholes, 2002). The role of line
managers and opinion leaders as lynchpins in the communication chain has
also been recognized...

9/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01078595 97-27989
Representations of work: Making representations work
Kyng, Morten
Communications of the ACM v38n9 PP: 46-55 Sep 1995
ISSN: 0001-0782 JRNL CODE: ACM
WORD COUNT: 5212

...TEXT: artifacts work so well not because they mirror that which is
represented, but because they do not, that is, the representation captures
a few intentionally selected qualities of that which is represented
and nothing more.(1) Thus we do not want the receiver of a herd of
cattle to look at the size of the accompanying pellets to judge the
supposed weight of the individual animals or the like, but just to
check that the numbers match. The pellets work because both
sender and receiver know this--they share a practice of using
pellets to stand for cattle.

However, pellets and other representational artifacts do have such
nonrepresentational aspects as...

9/3,K/4   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

00705949 93-55170
Gift cards that talk to recipients
Dowling, Melissa
Catalog Age v10n5 PP: 24 May 1993
ISSN: 0740-3119 JRNL CODE: CTA
WORD COUNT: 363

ABSTRACT: The Talking Gift Card, developed by Touch Tone Greetings
Inc., is an 800 telephone number service that delivers prerecorded audio
gift messages. When a customer places a gift order...

...calls an 800 number and enters a personal identification number (PIN)
assigned by the order taker. The user then chooses a professionally
produced audio greeting card to commemorate the gift-giving occasion.
Once the gift card is selected, the user can add a brief
message. When the gift recipient opens the package, an attractive
card instructs the recipient to dial the toll-free 800 number
and enter the assigned PIN number. The listener then hears the
selected Touch Tone greeting followed by the sender's personal
voice message. Compared to a typical gift card written in someone
else's handwriting, the Talking Gift Card adds more excitement,
expression, and feeling to catalog gift giving, says Bradford Pagano,
president of J. Bradford Enterprises, which is the exclusive marketing
representative for...
...TEXT: gift-giving occasion. Once the gift card is selected, the user can
add a brief message in his or her own voice.

When the gift recipient opens the package, an attractive card
instructs him or her to dial the toll-free 800 number and enter the
assigned PIN number. The listener then hears the selected Touch Tone
greeting followed by the sender's personal voice message. Compared to
a typical gift card written in someone else's handwriting, "the
Talking Gift Card adds more excitement, expression and feeling to
catalog gift-giving," says Bradford Pagano, president of J. Bradford
Enterprises, which is the exclusive marketing representative for...

9/3,K/5   (Item 1 from file: 9)

DIALOG(R)File   9:Business & Industry(R)
(c) 2008 The Gale Group. All rts. reserv.

03695732 Supplier Number: 133572097   (USE FORMAT 7 OR 9 FOR FULLTEXT)
MasterCard launches prepaid card in Middle East.

Cards International, n 339, p 8
June 07, 2005
DOCUMENT TYPE: Newsletter; News Brief ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 187

TEXT:
...The initiative includes a primary card along with four supplementary
cards, which are kept by the people receiving the money abroad.

To transfer funds, the sender visits selected branches of NBAD
in the UAE. The money is instantly accessible by the receiver's
card and can be accessed via an ATM, or can be used to make purchases
at any MasterCard electronic point of sale terminal globally.

 9/3,K/6   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2008 The Gale Group. All rts. reserv.

02946211 Supplier Number: 97342774   (USE FORMAT 7 OR 9 FOR FULLTEXT)
PAYMENTS: Canadian Five Taking Control: Canada's big boys bringing P2P
  mainstream.

Bank Technology News, v 16, n 2, p 1
February 2003
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 634

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...says Cathy Graeber, an analyst with Forrester Research. "People can
manage their money-coming in and going out-without separate log-ons and
passcodes."

A sender who wants to transfer money to another Canadian logs onto his or her on-line bank account, then clicks on an icon for "e-mail money transfer." There, they enter the recipient's e-mail address, along with the transfer amount and a self-selected password. The recipient receives the e-mail, which includes a link to CertaPay's secure site. At the site, the recipient is prompted to choose their home financial institution. Then they log onto their bank account and re-enter the same password, which has been communicated between the parties separately. A couple more clicks, and the money arrives in their...

9/3,K/7   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rts. reserv.

02432395   SUPPLIER NUMBER: 65161408   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mail Program with Multiple Personalities.(Rhino Software'sAllegroMail
  2.0)(Software Review)(Evaluation)
Bell, Jim
WinMag.com, NA
June 23, 2000
DOCUMENT TYPE: Evaluation   LANGUAGE: English   RECORD TYPE: Fulltext
 ; Abstract
WORD COUNT: 814   LINE COUNT: 00064

TEXT:
    ...right at home with AllegroMail. The software sports the ubiquitous three-pane layout, with a list of mail folders, a list of messages from the selected folder and a preview pane for the currently selected message. Along with the mail folders, you'll find a simple address book for storing contact information, including names, phone numbers and postal and e...

...sending a message, but most people probably won't need the hand holding. AllegroMail supports both plain-text and HTML messages, and lets you spell-check message contents, append various signatures, specify delivery options, and tag outgoing messages with user-defined categories. There's even a preview mode to double-check formatting before sending. When addressing mail, you have easy access to the address book and AllegroMail will complete e-mail addresses as you type. Overall...

...e-mail pests); flexible auto-forwarding options; a "redirect" feature

that works like forwarding but doesn't modify the message in any way (so
the recipient's reply goes back to the original sender instead
of you), and a handy Browse Server command that lets you see a list of
messages on your e-mail server before they are...

 9/3,K/8   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rts. reserv.

01251159   SUPPLIER NUMBER: 06806753   (USE FORMAT 7 OR 9 FOR FULL TEXT)
LAN-based E-mail eases host's burden. (local area network-based electronic
 mail systems) (Connectivity section)
Kramer, Matt
PC Week, v5, n26, pC3(2)
June 28, 1988
ISSN: 0740-1604   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1136   LINE COUNT: 00086

...   final destination," Mr. Sokoloff added.
    Herald Mail uses a conventional two-part SNADS address with a user's
name and his or her address. The bank has been distributing a file of
all users of its DISOSS host system, but that file does not have the same
search functions provided with the built-in Herald directory, which allows
bank employees to search for message recipients by alphabetical
order. Once a recipient is selected, the sender presses
the space bar to add the recipient's name and address information to
the message header. Users can keep their own distribution lists in a
private directory or use the public shared...

 9/3,K/9   (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rts. reserv. .

01204904   SUPPLIER NUMBER: 05200524   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Do-it-yourself E-mail. (evaluation)
Krasnoff, Barbara
PC Magazine, v6, p56(1)
Sept 29, 1987
DOCUMENT TYPE: evaluation   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 305   LINE COUNT: 00022

... you through a series of fill-in-the-blank choices, including the
filename, the time you wish the message to be sent (which can be
chosen from a menu or specified by the user), and the name of the
recipient(s) and the sender. The recipient can be an
individual or a distribution mailing list, and is either chosen from
an on-line phone directory or typed in directly. You can also specify an
Access ID (for security) and a Subject. PC-TelePost will check itself
every 5 minutes to see if any messages are scheduled to be sent.
    Of course, many communications packages today come with the ability
to...

 9/3,K/10   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2008 The Gale Group. All rts. reserv.

03013802   Supplier Number: 79122453 (USE FORMAT 007 FOR FULLTEXT)
FullSeven Technologies Inc. Announces "Fast Track" Program.
Business Wire, p0719
Oct 15, 2001
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 696

...   content. Using the LetterMark system, e-mail is transformed to a
stationery-like appearance including graphic Web links, brand
identification, and a personalized virtual business card with
one-click access to additional information. Different templates can be
created for individual business units within a company, or to carry
specific information such as news items. The software works with existing
e-mail applications, allowing employees to compose e-mail as usual.
Recipients view the original message framed within a LetterMark
template selected by the sender. All information included in
the template is dynamic, meaning that it will be continuously updated as
that information changes. The LetterMark system is an economical...

 9/3,K/11   (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2008 The Gale Group. All rts. reserv.

02762041   Supplier Number: 68207852 (USE FORMAT 007 FOR FULLTEXT)
FullSeven Technologies, Inc. Introduces LetterMark.

Business Wire, p2366
Dec 19, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 733

...   email messages as usual -- no alteration to their behavior is
required.
       LetterMark templates are added 'on-the-fly' after users hit the
'send' button. When recipients open LetterMark email, graphic content
is automatically added to the original message. They view messages under
the corporate identification of the sender with one-click access to
selected pages on their Web site, and receive a virtual personal
business card from the individual sender that can be linked to
office directions and maps, a personal bio or other relevant information.
Any html enabled email client can display LetterMark templates...

...70% of corporate email software is currently html enabled, and the
number is expected to be near 100% by the end of 2001. If the
recipient cannot display html, LetterMark automatically filters its
content for normal viewing.
       LetterMark requires no change to a corporation's existing email
infrastructure. FullSeven hosts the...

 9/3,K/12   (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2008 The Gale Group. All rts. reserv.

02204956   Supplier Number: 56542569 (USE FORMAT 007 FOR FULLTEXT)
VacationSpot.com to Give Away More Than $100,000 in Vacations in the Great
 Escape Sweepstakes.
Business Wire, p0732
Oct 19, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 659

...   of the vacation rental experience."
       To enter The Great Escape Sweepstakes, visitors to VacationSpot.com
send virtual post-cards to friends and family members. The sender is
entered in the sweepstakes once for each name on their post card
list. Listing 10 names will increase the sender's chance of winning

by 10 times. The virtual post cards will feature a beautiful, full-color photo of a VacationSpot.com property, and will encourage recipients to enter the contest themselves by visiting the site. Winners will be selected at random. $100,000 is the approximate retail value of the contest. Visit http://www.vacationspot.com to enter The Great Escape Sweepstakes.

   About VacationSpot...

9/3,K/13   (Item 4 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2008 The Gale Group. All rts. reserv.

02204071   Supplier Number: 56528148 (USE FORMAT 007 FOR FULLTEXT)
VacationSpot.com to Give Away More Than $100,000 -1- in Vacations in the
   Great Escape Sweepstakes.
Business Wire, p0237
Oct 19, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 653

...   of the vacation rental experience."
   To enter The Great Escape Sweepstakes, visitors to VacationSpot.com send virtual post-cards to friends and family members. The sender is entered in the sweepstakes once for each name on their post card list. Listing 10 names will increase the sender's chance of winning by 10 times. The virtual post cards will feature a beautiful, full-color photo of a VacationSpot.com property, and will encourage recipients to enter the contest themselves by visiting the site. Winners will be selected at random. Visit http://www.vacationspot.com to enter The Great Escape Sweepstakes. (1) Approximate Retail Value
   About VacationSpot.com
   Seattle-based VacationSpot.com, Inc...

9/3,K/14   (Item 5 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2008 The Gale Group. All rts. reserv.

02198442   Supplier Number: 56248245 (USE FORMAT 007 FOR FULLTEXT)
Just in Time for the Holidays, Online Shoppers Can Now Purchase Greeting
   Cards and Benefit their Favorite Charity At No Extra Cost.

Business Wire, p1159
Oct 13, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 709

...   is initially offering consumers a choice of 28 different holiday
designs and the option to add their name and a two-line personalized
message. Each card also features a small note letting the
recipient know that a portion of the purchase benefits the cause
chosen by the sender. The boxed sets come in two sizes and
feature a variety of pastoral landscapes, wildlife, and holiday scenes. All
cards are environmentally sensitive, printed on...

 9/3,K/15   (Item 1 from file: 636)
 DIALOG(R)File 636:Gale Group Newsletter DB(TM)
 (c) 2008 The Gale Group. All rts. reserv.

05476687   Supplier Number: 97342774 (USE FORMAT 7 FOR FULLTEXT)
PAYMENTS: Canadian Five Taking Control: Canada's big boys bringing P2P
  mainstream.
Engen, John
Bank Technology News, v16, n2, p1
Feb, 2003
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 706

...   says Cathy Graeber, an analyst with Forrester Research. "People
can manage their money-coming in and going out-without separate log-ons
and passcodes."
      A sender who wants to transfer money to another Canadian logs
onto his or her on-line bank account, then clicks on an icon for
"e-mail money transfer." There, they enter the recipient's e-mail
address, along with the transfer amount and a self-selected
password. The recipient receives the e-mail, which includes a link
to CertaPay's secure site. At the site, the recipient is prompted to
choose their home financial institution. Then they log onto their
bank account and re-enter the same password, which has been
communicated between the parties separately. A couple more clicks, and the
money

9/3,K/16   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2008 The Gale Group. All rts. reserv.

02505905   Supplier Number: 45036351 (USE FORMAT 7 FOR FULLTEXT)
BANKING: BANKS FAIL EU CROSS-BORDER TEST
European Report, n1981, pN/A
Oct 1, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2259

...   survey had revealed". * Transparency of information provided to
banks' customers has improved only slightly. * Written information was
completely lacking in nearly half of the 352 bank branches surveyed.
* Of those which did provide written information, only 14% complied with
the Banking Industry Guidelines. * Double charging still occurred for a
high proportion...

...double charging" is still going on 18 months after the Commission
deadline for ending it, he said, adding that "in once case it costs the
sender 77 ECU to send 100 ECU to another Member State". BEUC says
"legislation must be introduced immediately to force the banks to improve",
in the...
...of the results - such as the Commissioner's recognition of the efforts
made by some banks, or the finding that 99% of transfers reach the
recipient in reasonable time limits, or the acceptance of liability
for malfunctions and immediate initiation of investigations by banks at
fault, or the supply of adequate...

...work collaboratively with the European Commission and with users in
order to lead to the adoption of a charter in this area". The European
Savings Bank Group also put on record a formal decision by its board
"to give support to the action initiated by Mrs Scrivener" and "reach with
the...

...the results seem not quite satisfactory in this area in the Commission's
eyes", further improvements "may only be achieved through interbank
agreements". The savings bank group draws attention to its members'
own efforts to develop cooperation agreements such as EUFISERV. Even the
European trade organisation EuroCommerce, which says it is...

...less flexible than self -regulation. Transparency of remote cross-border transfers. The first aim of the exercise was to assess in a sample of 352 bank branches across the Community the availability and the quality of written information provided to customers about remote cross-border payment services. In accordance with the...or other types of printed information to take away (printed information in this context included leaflets, photocopies and computer print-outs given to researchers by bank staff); - at 4% of branches, information was available in the form of posters, but was not supported by written information to take away; - at 46% of bank branches, no written information was available to customers . Quality of available written information - 28% of bank branches provided appropriate written information on the different transfer methods available, which would help the customer make a reasoned choice; - 35% of bank branches provided appropriate written information on the cost associated with carrying out a remote cross-border payment; - 21% of branches provided appropriate written indications on...

...execution). Performance of remote cross -border transfers. The purpose of the second phase was to find out what happens in practice when customers ask their bank to transfer money to other people throughout the Community. To this end, close to 1,200 credit transfers were sent in two phases: - a main...

...control sample of 132 non-urgent transfers (of amounts equivalent to 130 ECU each). In all cases, the instruction given to banks was that the sender was to bear all the charges for the cross-border transfer, in order for the beneficiary to be credited with the full amount of the payment. In the Urgent sample, the average total cost was ECU 25.4 :- sender fees averaged ECU 22.4 , which was based on national averages ranging from ECU 13 to nearly ECU 31 in the different Member States; - foreign...

...from ECU 0.10 to ECU 4 in the different Member States; - double charging/unauthorised deductions ("deduction" is defined as any deduction made by a bank other than a sender bank, despite the instruction by the sender of a payment that he should bear all the charges associated with the payment, in order for the beneficiary to receive the full amount sent), which were neither sender charges nor foreign exchange margins, averaged ECU 2.60 , with national averages ranging from ECU 0.4 to ECU 8.4 in the different Member...

...given that: - deductions occurred for transfers originating in all Member States; - deductions occurred for transfers received in all Member

States; - no Member State as a sender had all its transfers arriving in other Member States with deductions; - no Member State as a receiver saw or imposed a deduction on all of the transfers it received. On the other hand, the study helped to identify a key to the understanding of individual banks' behaviour: - of the 34 sender banks nine had three quarters or more of their transfers reduced by unauthorised deductions; - four receiving banks levied a standard fee on every transfer they received, regardless the bank or the country of origin of the transfer; - of the 34 banks making up the sample, only one bank (as a receiver) credited all the transfers it received for their full amount, without any deductions. As to the time for execution, the average total time was 4...

...The average time taken was in line with the Commission Recommendation 90/1 O9/EEC which allows for a maximum of two working days per bank involved in a transfer chain (in normal circumstances, a transfer would involve two or three banks). The following data was recorded: Time performance ranged from same day execution in 8 cases to 21 working days in two cases. Three transfers , all involving a same bank in its capacity both as a sender and a receiver, had not arrived 16 weeks after the transfer order. Non-urgent sample The 1994 study, as opposed to the study of 1993, also comprised a...

...no appreciable difference between urgent and non-urgent transfers. "Statistically reliable". The Commission says that from a statistical point of view, both the number of bank branches surveyed by the consultant and the number of transfers of the main sample (of urgent transfers) were considered to provide a sound statistical basis...

...information was collected and analysed from a sample of 165 banks, with 352 branches covered. Therefore, two branches or more on average of the same bank were surveyed. The sample was selected to cover the full range of types of banks (commercial, savings and co- ...structure in each Member State, as well as all different sizes. With regard to the exercise on performance, a representative sample of 34 banks was chosen in order to carry out 1,048 urgent transfers. With regard to the non -urgent transfers, the sample of 34 banks was reduced in size...

...to the amount sent in relation to the charges, a transfer sum in the currency of the beneficiary's country equivalent to 100 ECU was chosen for the urgent sample. The charges levied for a transfer of such an amount are in fact typical for small payments (e.g. insurance premiums...

9/3,K/17   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08442464   Supplier Number: 71843580 (USE FORMAT 7 FOR FULLTEXT)
Tales of the paranormal.(research continues at University of
  Edinburgh)(Interview)
New Scientist, v169, n2280, p46(4)
March 3, 2001
Language: English   Record Type: Fulltext
Article Type: Interview
Document Type: Magazine/Journal; Academic
Word Count: 2476

...   concentrating on a photograph or video clip selected randomly by a
computer from a hundred options to serve as the target.
     What happens next?
     The receiver describes aloud any thoughts or images being
experienced. The experimenter, who can hear what she or he is saying but
does not know the identity of the target video clip, sits in during the
judging. During judging, the receiver is shown a duplicate of the
target clip and three other equally likely to have been selected
randomly as the target. Then the receiver decides which of the four
seems the best match. If the choice is not influenced by the target, the
"hit rate" will be only 25 per cent on average. The isolation of
sender and receiver should prevent cheating. Inadvertent hints
have been cut out, such as the greasy fingerprints that might have been
left if one manually handled photographs rather...

...and encrypted so that we can't bin or alter trials that don't turn out
right. The judging process is recorded so we can check if an
experimenter had cheated and was nudging a subject to the right result.
     So, with a choice of four options, subjects should score 25...

9/3,K/18   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08009526   Supplier Number: 65160999 (USE FORMAT 7 FOR FULLTEXT)
The Cure to ILOVEYOU Blues.(computer virus)(Product Information)(Column)

Kenworthy, Karen
WinMag.com, pNA
June 12, 2000
Language: English   Record Type: Fulltext
Article Type: Column
Document Type: Magazine/Journal; Trade
Word Count: 1953

 (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Still, lovely Monica's a special young lady. So naturally, when her beau
Bill proposed, and she accepted, it was an important event. They've
chosen November 4th as their wedding date. I hope you can make it.
They've reserved the First Baptist Church, downtown, to hold everyone who's
...

...been much more cautious in their handling of the file. But the virus's
authors relied on a few bits of Windows trivia to confuse recipients,
leading them to believe the file must be harmless. First, the file
containing the virus was named ILOVEYOU.TXT.VBS. As you can easily see...

...folks who received the file via e-mail. By default, Windows hides the
extension of file types it recognizes. As a result, the filename most
recipients saw was ILOVEYOU.TXT, without the telltale .VBS extension.
The second obscure fact that helped the virus spread is that .VBS files are
programs. We...

...on your hard drive (.LNK files). As a result, it's almost impossible for
an e-mail message to deliver a destructive payload to a recipient via
Outlook 2000 or Outlook 98 once the update has been installed.Outlook
veterans can still send unsafe files to others, by attaching them to new
messages. But when they do, the updated Outlook warns the sender of
the possible harmful consequences of their actions. And of course, even if
they decide to ignore the warning, recipients using Outlook are still
prevented from receiving the "unsafe" file attachment. One long-overdue
feature of this update warns you when programs access your e...it also
makes it difficult for software companies and support personnel to
distribute programs and patches. And it even blocks all sorts of animated
"greeting card" attachments and other innocent diversions. Not only
does the Outlook Security Update prevent you from receiving any new files
that fall into the "unsafe" category...
...the one maintained by Outlook. Most of these utilities will continue to
function once the update has been installed, but some will not. You should

check with the company that makes your handheld device to be sure. And
in case you're wondering, this isn't an update you can try...

9/3,K/19   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

09916275   SUPPLIER NUMBER: 19909889   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Outlawing transnational bribery through the World Trade Organization.
Nichols, Philip M.
Law and Policy in International Business, 28, n2, 305-381
Wntr, 1997
ISSN: 0023-9208   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 39407   LINE COUNT: 03199

...   instead a mass of letters from Nigeria attempting to lure foreign
businesspersons into seemingly lucrative, but ultimately fraudulent,
transactions requiring the use of the letter recipient's bank
account.(100) A typical letter begins by stressing that the recipient
was chosen as someone who is "honest and reliable." In an apparent
effort to establish the bona fides of the sender, the letter then
goes on to describe the sender as part of a group of corrupt
government officials who need the recipient's help to launder some
money.(101) It is telling that the authors of these letters believe that
posing as corrupt government officials lends credibility...

9/3,K/20   (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2008 Business Wire. All rts. reserv.

00601306 20011015288B3961 (USE FORMAT 7 FOR FULLTEXT)
FullSeven Technologies Inc. Announces "Fast Track" Program-Special Offer
Gives Companies Flexible Options to Adopt LetterMark(TM) Software
Business Wire
Monday, October 15, 2001 10:50 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 675

...content. Using the LetterMark system,
e-mail is transformed to a stationery-like appearance including graphic Web

links, brand identification, and a personalized virtual business card
with
one-click access to additional information. Different templates can be
created
for individual business units within a company, or to carry specific
information such as news items. The software works with existing e-mail
applications, allowing employees to compose e-mail as usual.
Recipients view
the original message framed within a LetterMark template selected by
the
sender. All information included in the template is dynamic, meaning
that it
will be continuously updated as that information changes. The LetterMark
system is an economical...

 9/3,K/21   (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2008 Business Wire. All rts. reserv.

00430687 20001219354B8785 (USE FORMAT 7 FOR FULLTEXT)
FullSeven   Technologies,   Inc.   Introduces   LetterMark

END

Application Number: 10045633